



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

May 1, 1999 (?)

To: All Chief Executive Officers of National Banks and All Examining Personnel

The enclosed booklet, “Community Reinvestment Act Examination Procedures” (the CRA procedures), is part of an ongoing revision of the 13-booklet series comprising the *Comptroller’s Handbook for Consumer Compliance Examination*. The booklet updates and replaces the May 1996 version; examiners will begin using it upon receipt.

The Federal Financial Institutions Examination Council approved revisions to two sections of the CRA procedures and to the sample public evaluation (PE) format for large institutions. The examination procedures were changed to provide additional guidance on selecting assessment areas for a full-scope review (examination scope procedures 1-2) and to add procedures for evaluating assessment areas not selected for a full-scope review (ratings procedures 3-5). The PE format was changed to reflect the requirements of the Interstate Banking and Branching Efficiency Act (IBBEA). Similar adjustments have also been made to the procedures for wholesale and limited-purpose banks as well as banks with strategic plans.

In addition, the OCC has revised the request letter for large bank examinations (as well as the letters for wholesale/limited-purpose banks and banks with strategic plans) to ask for information by assessment area in order to evaluate facts and data as required by the IBBEA. Banks are encouraged, but not required, to provide the data in a prescribed format to facilitate analysis and reduce examination time.

The procedures in this booklet, which became effective for all large bank examinations on July 1, 1997, replace the procedures and guidance outlined in Banking Bulletin 92-43, “Community Reinvestment Act,” dated August 10, 1992, and *An Examiner’s Guide to Consumer Compliance*, dated January 1993. A list of references appears at the end of the booklet. The small bank CRA procedures have been moved to the “Community Bank Consumer Compliance Examination Procedures” booklet, which now contains all the procedures required for a small community bank consumer compliance examination.

If you have any questions, please call the Community and Consumer Policy Department at (202) 874-4428. Questions about material in the booklet may also be directed to the following Internet address: Consumer.Handbook@OCC.Treas.Gov. Examiners may send e-mail comments to the OCC.ConsumerHandbook conference board.